

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
ASHISH GUPTA) Examiner: Not Yet Assigned
Application No.: 10/711,290) TC/Art Unit: 3624
Filed: September 8, 2004) Confirmation No.: 5289
For: SYSTEMS, METHODS, AND)
DEVICES FOR COMBINED)
CREDIT CARD AND STORED)
VALUE TRANSACTION ACCOUNTS : May 30, 2007

Mail Stop: Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

Sir:

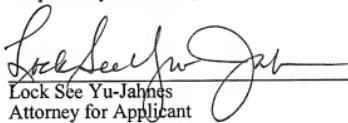
In compliance with the duty of disclosure under 37 C.F.R. § 1.56 and in accordance with the practice under 37 C.F.R. §§ 1.97 and 1.98, the Examiner's attention is directed to the documents listed on the attached PTO-1449 form. The documents were cited in a Search Report and a Written Opinion in International Application No. PCT/US05/32032, which is in the same patent family as the present application. A copy of the Search Report and the Written Opinion are attached.

To the best of Applicant's knowledge, a first Office Action on the merits has not yet been mailed for the present application.

It is respectfully requested that the documents be considered by the Examiner and that an initialed copy of the PTO-1449 form be returned indicating that the documents have been considered.

Applicant's undersigned attorney may be reached in our New York office by telephone at (212) 218-2100. All correspondence should continue to be directed to our address given below.

Respectfully submitted,



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ATTY DOCKET NO.
03292.102070APPLICATION NO.
10/711,290APPLICANT
ASHISH GUPTAFILING DATE
September 8, 2004GROUP
3624

U.S. PATENT DOCUMENTS

*EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	2003/0061157 A1	03/27/03	Hirka et al.	705	39	
	2004/0117302 A1	06/17/04	Weichert et al.	705	40	

FOREIGN PATENT DOCUMENTS

	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION YES/NO OR ABSTRACT

OTHER DOCUMENT(S) (Including Author, Title, Date, Pertinent Pages, Etc.)

EXAMINER	DATE CONSIDERED

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Sheet 1 of 1